

We give you
all the care,
so you won't
have a care.



**Comprehensive Care
Essentials Care**

For policies issued on or after the 7th
August 2024.

Worry less, wander more



Go while you're young and go while you're young at heart.
Go with your bags or go without them (they'll turn up one day).
Go to sun-drenched elsewhere, or snow-capped nowhere.
Go by train, tuk-tuk, camel or on foot.
Go where the only place you'll find an umbrella is in your drink.
Go try the street food, then go find an Imodium.
Go. Come home safely. Then go do it all again.
Go.
We're with you every step of your journey.
Cover-More, worry less.

Why travel with us?



Award-winning
Cover-More App



Worldwide
emergency
assistance 24/7



\$Unlimited
overseas medical
expenses*



\$Unlimited emergency
transportation &
accommodation*



Submit claims
on the go
claims.covermore.com.au

*Cover will not exceed 12 months from onset of the illness, condition or injury.

How do I choose an appropriate travel insurance plan for my next adventure?

Budget or blowout, high-end or low-key, only you can know which level of cover is right for your trip – we just want to help you have fun while you travel, safely. Bag packed? Let's go!

Policy Benefit	Scenario	International Comprehensive Care Plan	Essentials Care Plan
OVERSEAS MEDICAL EXPENSES	If you get sick or injured, we include cover for your overseas treatment costs, including overseas doctors, hospital, ambulance and medication.	\$Unlimited [~]	\$Unlimited [~]
OVERSEAS DENTAL EXPENSES	Emergency dental treatment to relieve pain or temporarily restore function. For example, if you have a sore tooth and need a regular filling or if a capped front tooth breaks and a temporary cap is required.	\$2,000	\$2,000
ADDITIONAL EXPENSES	Cover for unexpected travel costs if: <ul style="list-style-type: none"> a doctor says you're too sick to travel you need to return home because a relative in Australia suddenly falls ill your transport is disrupted due to a strike, riot or civil commotion and more! 	\$Unlimited [^]	\$Unlimited [^]
AMENDMENT OR CANCELLATION	Cover for trip amendments or cancellation if an unexpected event occurs, such as: <ul style="list-style-type: none"> you're sick or injured and can no longer travel a relative in Australia is sick and more! 	\$You choose Limit chosen applies per policy	\$You choose Limit chosen applies per policy
COVID-19 BENEFITS	See pages 5 and 6	See pages 5 and 6	See pages 5 and 6
TRAVEL SERVICE PROVIDER INSOLVENCY	We include cover if due to the insolvency of a travel service provider: <ul style="list-style-type: none"> You have to rearrange your trip You have to cancel your trip because it can't be rearranged You incur additional expenses to return home 	\$10,000	No cover
LUGGAGE AND TRAVEL DOCUMENTS	Cover is included for lost, stolen or damaged personal belongings.	\$25,000 [^] Sub-limits for: <ul style="list-style-type: none"> cameras and video cameras—up to \$6,000 laptop computers—up to \$5,000 tablet computers—up to \$3,000 phones and smart watch—up to \$2,500 other items—up to \$1,500 	\$12,000 [^] Sub-limits for: <ul style="list-style-type: none"> cameras and video cameras—up to \$4,000 laptop computers—up to \$3,000 tablet computers—up to \$3,000 mobile and smart phones—up to \$1,000 other items—up to \$1,000
DELAYED LUGGAGE ALLOWANCE	If your luggage is delayed for more than 12 hours, there's cover to buy some emergency clothes and toiletries whilst you're overseas.	\$1,500 [^]	\$1,000 [^]
RENTAL CAR INSURANCE EXCESS	If your rental car is stolen or damaged there's cover for the excess you're liable to pay.	\$10,000	\$5,000
TRAVEL DELAY	If your travel is delayed for at least 6 hours by an unexpected event outside your control, there's cover for additional costs in accommodation costs.	\$3,000 [^]	\$2,000 [^]
MISSED CONNECTION	If you miss a connection, there's cover for alternative transportation so you can catch up on your original itinerary, where practical.	\$3,000	No cover

Other benefits ...

RESUMPTION OF JOURNEY	\$5,000	\$3,000
SPECIAL EVENTS	\$5,000	\$2,000
HOSPITAL INCIDENTALS	\$8,000 [^]	\$8,000 [^]
HIJACKING	\$8,000 [^]	\$5,000 [^]
MONEY	\$250	No cover
LOSS OF INCOME	\$45,000 ^{^^}	\$30,000 ^{^^}
DISABILITY	\$30,000 ^{^^}	\$25,000 ^{^^}
ACCIDENTAL DEATH	\$30,000 ^{^^}	\$30,000 ^{^^}
PERSONAL LIABILITY	\$3,000,000	\$3,000,000

Comprehensive Care International and Essential Care International Travel Insurance limits shown. Cover is subject to conditions, exclusions, limits and sub-limits of the policy. [^]Sub-limits apply. [~]Cover will not exceed 12 months from the onset of the illness, injury or condition. ^{*}Maximum liability collectively for loss of income, disability and accidental death on the International plans, is \$45,000.

Please read the Combined FSG/PDS available from your travel consultant to ensure you understand the conditions, exclusions, limits and sub-limits that apply and check that the insurance meets your specific needs and financial situation before deciding to buy. Any advice provided is general advice only. Insurance administered by Cover-More Insurance Services Pty Ltd ABN 95 003 114 145, AFSL 241713 and issued by the insurer, Zurich Australian Insurance Limited ABN 13 000 296 640, AFSL 232507. For information on the Target Market and Target Market Determinations for this product, contact Cover-More on 1300 130 896.

Domestic benefits

Policy Benefit	Scenario	Domestic Plan	Domestic Cancellation
OVERSEAS MEDICAL EXPENSES	If you get sick or injured, we include cover for your overseas treatment costs, including overseas doctors, hospital, ambulance and medication.	There is no cover for medical expenses in Australia.	There is no cover for medical expenses in Australia.
OVERSEAS DENTAL EXPENSES	Emergency dental treatment to relieve pain or temporarily restore function. For example, if you have a sore tooth and need a regular filling or if a capped front tooth breaks and a temporary cap is required.	There is no cover for dental expenses in Australia.	There is no cover for dental expenses in Australia.
ADDITIONAL EXPENSES	Cover for unexpected travel costs if: <ul style="list-style-type: none"> a doctor says you're too sick to travel you need to return home because a relative in Australia suddenly falls ill your transport is disrupted due to a strike, riot or civil commotion and more! 	\$10,000 [^]	\$10,000 [^]
AMENDMENT OR CANCELLATION	Cover for trip amendments or cancellation if an unexpected event occurs, such as: <ul style="list-style-type: none"> you're sick or injured and can no longer travel a relative in Australia is sick and more! 	\$You choose Limit chosen applies per policy	\$You choose Limit chosen applies per policy
COVID-19 BENEFITS	See pages 5 and 6	See pages 5 and 6	See pages 5 and 6
TRAVEL SERVICE PROVIDER INSOLVENCY	We include cover if due to the insolvency of a travel service provider: <ul style="list-style-type: none"> You have to rearrange your trip You have to cancel your trip because it can't be rearranged You incur additional expenses to return home 	\$5,000	\$You choose Combined limit of Sections 2, 3 and 4
LUGGAGE AND TRAVEL DOCUMENTS	Cover is included for lost, stolen or damaged personal belongings.	\$6,000 [^] Sub-limits for: <ul style="list-style-type: none"> cameras and video cameras—up to \$3,500 laptop computers—up to \$3,000 tablet computers—up to \$3,000 mobile and smart phones—up to \$1,000 other items—up to \$1,000 	No cover
RENTAL CAR INSURANCE EXCESS	If your rental car is stolen or damaged there's cover for the excess you're liable to pay.	\$6,000	No cover
TRAVEL DELAY	If your travel is delayed for at least 6 hours by an unexpected event outside your control, there's cover for additional costs in accommodation costs (sub-limits apply).	\$750 [^]	No cover
MISSED CONNECTION	If you miss a connection, there's cover for alternative transportation so you can catch up on your original itinerary, where practical.	\$3,000	No cover

Other benefits ...

SPECIAL EVENTS	\$2,000	No cover
LOSS OF INCOME	\$45,000 ^{**}	No cover
DISABILITY	\$30,000 ^{**}	No cover
ACCIDENTAL DEATH	\$30,000 ^{**}	No cover
PERSONAL LIABILITY	\$200,000	No cover

Domestic Travel Insurance limits shown. Cover is subject to conditions, exclusions, limits and sub-limits of the policy. *Maximum liability collectively for loss of income, disability and accidental death Domestic Comprehensive Care plan is \$45,000.

Please read the Combined FSG/PDS available from your travel consultant to ensure you understand the conditions, exclusions, limits and sub-limits that apply and check that the insurance meets your specific needs and financial situation before deciding to buy. Any advice provided is general advice only. Insurance administered by Cover-More Insurance Services Pty Ltd ABN 95 003 114 145, AFSL 241713 and issued by the insurer, Zurich Australian Insurance Limited ABN 13 000 296 640, AFSL 232507. For information on the Target Market and Target Market Determinations for this product, contact Cover-More on 1300 130 896.

More ways to make your cover yours

1

Choose the right plan for your trip

Pick between Comprehensive Care, Essentials Care, Domestic Comprehensive Care or Domestic Cancellation.

2

Select an excess that's right for you

A lower excess means reduced out-of-pocket expenses if you need to make a claim.

3

Choose your cancellation cover

Pick the amount you need to cover the cost of your trip. The amount you choose applies per policy, not per person.

You can also add Cancellation Plus Cover.

For those “didn’t see that coming” moments that aren’t covered by the standard Cancellation Cover, Cancellation Plus Cover offers flexibility to cancel before you leave and claim some money back.

Doing more than simply sitting under a beach umbrella on your upcoming trip?

We can help you vary your cover for an extra premium, so you can travel your way, safely.

Here are some optional variations you can add to the policy.

As always, please read the PDS or chat to your consultant.



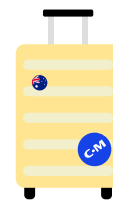
Motorcycle
Cover



Snow
Sports



Cruise
Cover



Increase Luggage
Item Limit



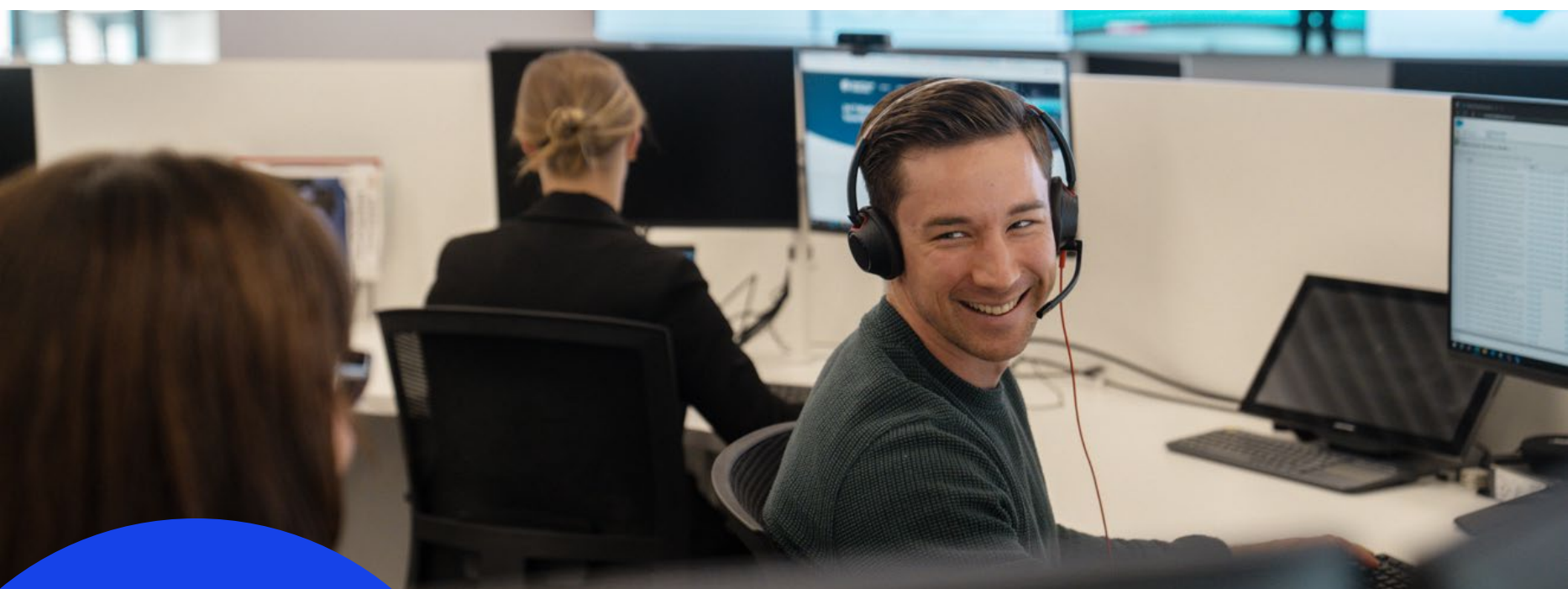
Adventure
Activities

Know what's covered.

Wear sunscreen. Learn a few words of the local language. And read the PDS before you go.

But that's not all. Here are a host of other great benefits we have.

 <p>Annual multi-trip (AMT) plan</p>	<p>Itchy feet? Us too! AMT's are designed for travellers who love to holiday near or far. And, travelling closer to home is more popular than ever.</p> <p>Points to remember:</p> <ul style="list-style-type: none"> • If you're staying with family or a friend, cover under your AMT is available if your destination is more than 250kms from your home • If you're paying for accommodation for at least 1 night of your trip i.e. a hotel, Air BnB or B&B there are no travel kilometre restrictions.
 <p>Non-travelling relatives</p>	<p>If your trip needs to be cancelled due to the health of a non-travelling relative or business partner in Australia, please look at the criteria listed under "Health of other people impacting your travel (non-traveller)" in the PDS;</p> <ul style="list-style-type: none"> • If they do fall under the listed criteria, the cancellation available will be as chosen under your policy • If they don't fall under the prescribed criteria, we may offer cover of up to \$1,000
 <p>New for old cover for your belongings <2 years old</p>	<p>New for old is included in the base cover for all luggage benefits. That means the full replacement value will be applied to claims for lost, stolen or damaged items in the first two years of the customer owning an item. Any item over 2 years old will be subject to depreciation set out in the PDS.</p>
 <p>Hired motorcycle insurance excess</p>	<p>If you buy a policy with the appropriate motorcycle cover and the motorcycle is damaged or stolen, we'll now pay the lower of the rental insurance excess or the repair costs you become liable to pay on the motorcycle insurance.</p>
 <p>Domestic self drive excess</p>	<p>If on your trip, your personal car or motorcycle (while in your control) is damaged or stolen and you have comprehensive car or motorcycle insurance on that vehicle, there is cover for your excess or the actual cost of repair if less than the prescribed excess up to \$2,500.</p>
 <p>Inbound Policies</p>	<p>Our new Inbound policy has been designed to provide visitors travelling from overseas into Australia an extensive product that will provide them with a host of travel insurance benefits while they explore our beautiful country.</p>



Need emergency support, fast? We're here for you, 24/7.

On Call Medical Assistance: An emergency assistance team made of case managers, registered nurses, paramedics and doctors.

Security assistance: Our experts continually track global threats to help prevent or mitigate risks and keep you safe. In the event of a security incident, we can help remove you from harm's way.





Dedicated Command Centres: Three command centres located in Brisbane, Toronto and London. We also have a supporting assistance centre in Argentina through our sister company Universal Assistance.

Still thinking about COVID-19?

Gone but not forgotten – in case COVID-19 joins your trip despite not being invited, you'll have cover for the below scenarios.

■ All destinations

■ International policies inc. NZ and Domestic Cruise

Scenario	Policy benefit	Comprehensive Care International and Domestic Cruise	Essentials Care	Domestic
 <p>BEFORE YOU GO You or your travelling companion are diagnosed with COVID-19 before your trip and a qualified medical practitioner confirms you cannot travel</p>	Amendment or Cancellation Costs	Up to the amount of Amendment or Cancellation Costs Cover chosen* (Available on the Comprehensive Care plan only)	No Cover	Up to \$5,000 per policy (Available on the Comprehensive Care Domestic plan only)
 <p>GETTING SICK OVERSEAS Diagnosed with COVID-19 on your trip overseas</p>	Overseas Medical Expenses	\$Unlimited~	\$Unlimited~	N/A
 <p>ON-BOARD A MULTI-NIGHT CRUISE^ Diagnosed with COVID-19 on board a cruise ship</p>	On-board Medical Cover	\$Unlimited~	\$Unlimited~	N/A
	Ship to Shore Medical Cover	\$Unlimited~	\$Unlimited~	N/A
 <p>HOSPITAL ADMISSION You are admitted to hospital after being diagnosed with COVID-19 on your trip</p>	Additional Expenses	\$Unlimited	\$Unlimited	\$10,000 per person
	Amendment or Cancellation Costs	Up to the amount of Amendment or Cancellation Costs Cover chosen*	Up to \$10,000 per policy	Up to \$5,000 per policy

~Cover will not exceed 12 months from the onset of the illness, injury or condition.

^Cruise cover required. Additional premium applies for cruise cover.

Cover is subject to conditions, exclusions, limits and sub-limits of the policy. Please see the PDS.

Things we don't cover

- **Border closures:** If a destination is safe to enter at the time of booking, but the border closes before you depart, and you want to cancel, unfortunately, we're unable to provide cover. Border closures are regrettable and hard to predict and are just something we cannot cover.
- **Cruises:** There is no cover for Cabin Confinement in any way related to COVID-19.

Cover is subject to conditions, exclusions, limits and sub-limits of the policy. Please see the Combined FSG/PDS.





Did you know we have an award-winning app?

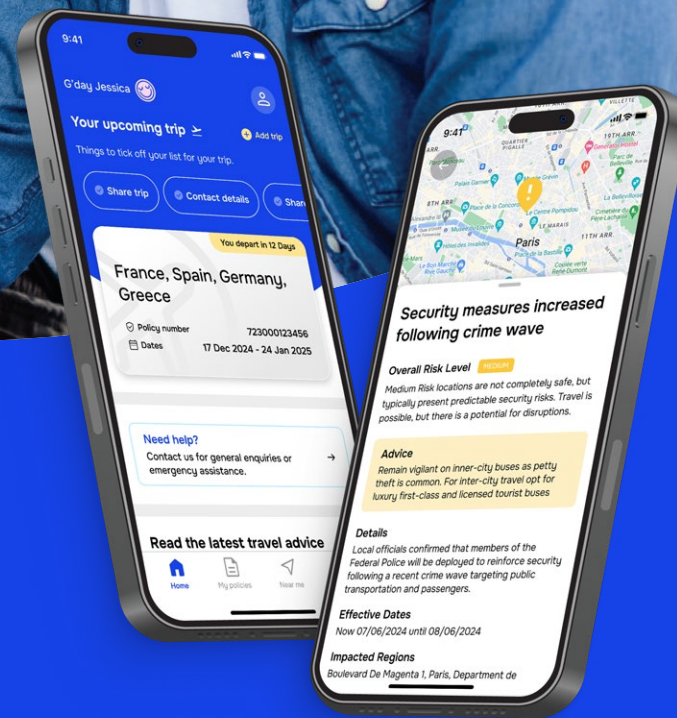


Whether you've lost your luggage, become stuck in torrential weather, need to check your insurance coverage or get medical advice, the **Cover-More app*** is here to help.

The Cover-More app* monitors worldwide events and notifies you of potential disruptions so you can focus on what matters most – enjoying your trip.

With the Cover-More app, you can access:

-  Up-to-date travel advice
-  Real-time safety alerts
-  24/7 emergency assistance
-  Policy coverage and document access



Ask your friendly travel agent in store or scan the QR codes below for more information.



Cover for existing medical conditions

Travel insurance policies have a definition of Existing Medical Conditions that might not be what you think. Existing Medical Conditions that occurred years ago, that you take medication for and feel in good health may be excluded under the policy. Please read the Combined FSG/PDS for our definition of an Existing Medical Condition and for further information on pregnancy coverage.

The good news is that some conditions are automatically included in the cover (subject to meeting criteria we list) and/or you can declare your conditions to your consultant or us and, if we approve them, you can pay an additional premium to include cover for them on your policy. You can add this cover when you buy your policy and before you travel.


Talk to your consultant or call 1300 130 896 for help.



Earn Velocity Frequent Flyer Points

Did you know that you can earn Velocity Frequent Flyer Points when you purchase a Cover-More Comprehensive Care or Essentials Care policy with your travel consultant.

Talk to your consultant to find out more.



**Earn
2 Velocity
Points for every
\$1 spent on
an eligible
policy**

Did you know?

Our amendment or cancellation costs benefit provides cover for the redeemed value of frequent flyer points by looking at the cost of an equivalent booking in the event of a claim. The claim is subject to approval.

You can travel more, do more, smile more – and we'll Cover-More.

We're travellers, just like you. We love to explore more, see more, learn more and experience more of the world. But if something goes wrong, from little hiccups to medical emergencies. We're here.

We're here to care so that you can worry less.



More control

You choose the right plan and cover options for your trip. (You holiday your way, we'll do the rest.)



More confidence

Access to an award-winning 24/7 assistance team. (They know how to get you out of a pickle.)



More laughs

Get automatic cover for 80+ activities. (Novices or experts – everyone's welcome.)



More wisdom

We've been doing this for more than 35 years. (Yes, we know what we're doing.)



Worry Less.

Limits, sub-limits, conditions and exclusions apply. Insurance administered by Cover-More Insurance Services Pty Ltd (ABN 95 003 114 145, AFSL 241713) on behalf of the product issuer, Zurich Australian Insurance Limited (ABN 13 000 296 640, AFSL 232507). Any advice is general advice only. Please consider your financial situation, needs and objectives and read the Combined FSG/ PDS before deciding to buy this insurance.

For information on the Target Market and Target Market Determinations for this product, contact Cover-More on 1300 72 88 22.